

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

(AMEND)

FILED

FEB 23 2010

In re: *Michael Lavon Spriggs*

Case No. 09-71618 RN 13  
Chapter 13 Plan

Debtor(s).

BANKRUPTCY COURT  
OAKLAND, CALIFORNIA

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtor(s) will pay to the Trustee the sum of \$ 677.12 each month for 60 months. Unless all allowed claims are paid in full, this Plan shall not be completed in fewer than 36 months from the first payment date.  
Debtor(s) elect a voluntary wage order. \_\_\_\_\_.

2. From the payments received, the Trustee will make disbursements in accordance with the Distribution Guidelines as follows:
  - (a) On allowed claims for expenses of administration required by 11 USC §507 (a)(1) in deferred payments.
  - (b) On allowed secured claims, which shall be treated and valued as follows:

Name	Value of Collateral	Estimated Mortgage/Lease Arrears	Minimum Monthly Payments (If specified)	Interest Rate (If Specified)
JS BANK HOME MORTGAGE 1801 FREDERICA ST. WENSBORO, KY 40301	\$388,013.99	\$29561.76	\$2463.48	3.4%

[The valuations shown above will be binding unless a timely objection to confirmation is filed. Secured claims will be allowed for the value of the collateral or the amount of the claim, whichever is less, and will be paid the monthly installments and the interest rates shown above. If the monthly payment is not specified, secured creditors will share pro rata. If an interest rate is not specified, 5/6% per month (10% per annum)will be paid. Secured creditors will retain their liens until their allowed secured claims have been paid. The remainder of the amount owing, if any, will be allowed as a general unsecured claim paid under the provisions of paragraph 2(d).]

- (c) On allowed priority unsecured claims in the order prescribed by 11 USC § 507.
- (d) On allowed general unsecured claims the debtor(s) estimate(s) the general unsecured claims will be paid 3 %.
3. The following executory contracts are rejected. The debtor(s) waive the protections of the automatic stay provided in 11 U.S.C. § 362 to enable the affected creditor to obtain possession and dispose of its collateral without further order of the court. Any allowed unsecured claim for damages resulting from rejection will be paid under paragraph 2(d).
4. The debtor(s) will pay directly the following fully secured creditors and lessors:
 

Name	Monthly Payment	Name	Monthly Payment
JS BANK HOME MORTGAGE	\$677.12		
5. The date this case was filed will be the effective date of the plan as well as the date when interest ceases accruing on unsecured claims against the estate.
6. The debtor(s) elect to have property of the estate revert in the debtor(s) upon plan confirmation. Once the property reverts, the debtor(s) may sell or refinance real or personal property without further order of the court, upon approval of the Chapter 13 Trustee.
7. The debtor(s) further propose pursuant to 11 USC § 1322(b):

*Michael Spriggs*  
(Debtor)

Dated: 2-19-2010

(Debtor)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

(AMEND)

Please Print Your Name

In re:

MICHAEL LAVON SPRIGGS

Debtor(s).

Case No. 09-71618-RN13  
Chapter 13

STATEMENT BY DEBTOR NOT REPRESENTED BY AN ATTORNEY

(All debtors who are not represented by bankruptcy counsel must check the appropriate box and provide all information requested.)

1. How did you get the bankruptcy forms? ONLINE  
If from the Internet, what is the web address? WWW.CANB.USCOURTS.GOV
2. How did you decide what exemptions to list on your Schedule C? I DIDN'T KNOW. I JUST WENT BY MY EXAMPLE.
3. What individual, business or internet site ("Preparer) helped you decide to file bankruptcy OR prepare your bankruptcy papers? NONE  
Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State & Zip Code: \_\_\_\_\_  
Telephone Number: \_\_\_\_\_  
E-mail address: \_\_\_\_\_ Website: \_\_\_\_\_
4. How did you find this preparer? N/A
5. How much did you pay the preparer? \$ 0  cash  check  money order  Other: \_\_\_\_\_
6. Did you also pay an attorney who worked with the preparer? If yes, how much? \$ NO  
 cash  check  money order  Other: \_\_\_\_\_  
What was the attorney's name? \_\_\_\_\_
7. In addition to the payments in 5 and 6, did you make any other payments?  Yes  No If yes, how much? \$ \_\_\_\_\_  cash  check  money order  Other: \_\_\_\_\_  
To whom? \_\_\_\_\_ What for? (e.g., court filing fees) \_\_\_\_\_
8. The preparer helped me by doing the following: (Check all that apply)  
 Calling creditors on my behalf.  
 Typing my bankruptcy papers.  
 Advising me whether to file for bankruptcy.  
 Advising me what information to put in my bankruptcy papers.  
 Advising me what exemptions to put in my Schedule C.  
 Advising me how to answer questions at meetings or hearings.  
 Other: NONE
9. Did the preparer instruct you to state that you had not been helped?  Yes  No
10. The preparer  did  did not give me a copy of my bankruptcy papers when OR before I signed them.
11. Where and when can you be reached if necessary?  
Tel. No.: (510) 595-5313; best time: 5PM Tel. No.: (510) 748-2247; best time: 8:30A-1:30P  
I declare under penalty of perjury that the foregoing is true and correct.